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Date: **August 15, 2005** Must Be Sent By:
To: **Examiner C. Brown** Fax No: **(571) 273-8300**
Company: **USPTO, Art Unit 2134** Phone No: **(571) 272-3833**
Re: **In re Patent Application of
Inventors: Camacho et al.
Appln. No.: 09/801,468
Filing Date: March 7, 2001
Title: METHOD AND APPARATUS FOR REDUCING ON-LINE
FRAUD USING PERSONAL DIGITAL IDENTIFICATION**
From: **Anthony G. Smyth** Phone No: **858.509.4007**
User No: **15636** C/M No: **010942-0269936**
Comments:

Attachment(s):

After Final Response Under Rule 116 for the above-identified application.

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RESPONSE UNDER RULE 116
EXPEDITED PROCEDURE - GROUP 2100

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In re application of:

Luz Maria Camacho et al.

Confirmation No. 4973

AUG 15 2005

Serial No.: 09/801,468

Examiner: Brown, Christopher J.

Art Unit: 2134

Filed: March 7, 2001

Atty. Docket No. 010942-0269936

AWT-003

For: Method and Apparatus for Reducing On-Line Fraud Using Personal Digital Identification

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By:


Sachiko Y. Snedden

AFTER-FINAL RESPONSE UNDER RULE 116

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

This paper is responsive to the final Office Action mailed June 13, 2005 for which a response is due September 13, 2005 (August 13, 2005 = Saturday). The Commissioner is authorized to charge any required fees or to credit any overpayments to Pillsbury Winthrop Shaw Pittman LLP's deposit account no. 033975 (order no. 010942-0269936).

In response to the office action, please enter the following:

Amendments to the claims are reflected in the listing of claims beginning at page 2.

Remarks begin at page 12

Camacho et al.
09/801,468
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Response Under Rule 116
010942-0269936 (AWT-003)